

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ruth C. Haque
Debtor

Case No. 18-02810-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 12

Date Rcvd: Oct 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2018.

db +Ruth C. Haque, 703 Dunkle Street, Harrisburg, PA 17113-1402
5080994 +Loan Depot, Attn: Bankruptcy Dept., P O Box 250009, Plano TX 75025-0009
5080995 +Michael F. Ratchford, Esquire, 409 Lackawanna Avenue, Suite 320, Scranton PA 18503-2059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5080988 +EDI: TSYS2.COM Oct 15 2018 23:08:00 Barclay, Attn: Correspondence, P O Box 8801,
Wilmington DE 19899-8801
5080989 +EDI: CAPITALONE.COM Oct 15 2018 23:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City UT 84130-0285
5080990 +EDI: RCSFNBMARIN.COM Oct 15 2018 23:08:00 Credit One Bank, Attn: Bankruptcy,
Po Box 98873, Las Vegas NV 89193-8873
5080991 +EDI: DISCOVER.COM Oct 15 2018 23:08:00 Discover Financial, Po Box 3025,
New Albany OH 43054-3025
5080992 +E-mail/Text: bankruptcydept@kinecta.org Oct 15 2018 19:03:25 Kinecta Federal Credit Union,
Attn: Bankruptcy, Po Box 10003, Manhattan Beach CA 90267-7503
5080993 +E-mail/Text: bk@lendingclub.com Oct 15 2018 19:03:24 Lending Club, 71 Stevenson Street,
San Francisco CA 94105-2985
5081544 +EDI: PRA.COM Oct 15 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5080996 +E-mail/Text: bankruptcy@loanpacific.com Oct 15 2018 19:03:30 Pacific Union Financial,
Attn: Bankruptcy, 1603 LBJ Freeway, Suite 500, Farmers Branch TX 75234-6071
5080997 +EDI: RMSC.COM Oct 15 2018 23:09:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
Po Box 965060, Orlando FL 32896-5060

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC. bkgroup@kmlawgroup.com
Lisa A Rynard on behalf of Debtor 1 Ruth C. Haque lrynard@pkh.com,
rwhitfield@pkh.com; aburd@pkh.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Ruth C. Haque**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8187**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-02810-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ruth C. Haque

October 15, 2018**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.